

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph E. Trout  
Patricia A. Trout  
Debtors

Case No. 14-03985-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db/jdb +Joseph E. Trout, Patricia A. Trout, 35 Royal Drive, Carlisle, PA 17015-9566  
4537387 +Account Recovery, 555 Van Reed Rd, Reading, PA 19610-1756  
4591410 +PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
4537394 +PNC Mortgage, 6 North Main Street, Dayton, OH 45402-1908  
4537393 +Pinnacle Health Hospitals, Attn: Bankruptcy Notices, PO Box 2353,  
Harrisburg, PA 17105-2353  
4540444 +Quantum Imaging, Berks Credit & Collections Inc, PO Box 329, Temple, PA 19560-0329  
4550116 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4567234 EDI: BECKLEE.COM Oct 16 2019 23:08:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4537388 +EDI: AMEREXPR.COM Oct 16 2019 23:08:00 Amex, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
4537389 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Oct 16 2019 19:26:23  
Berks Credit and Collection, PO Box 329, Temple, PA 19560-0329  
4537390 +EDI: CHASE.COM Oct 16 2019 23:08:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
4537391 +EDI: CHASE.COM Oct 16 2019 23:08:00 Chase, PO Box 15298, Wilmington, DE 19886-5298  
4537392 +E-mail/Text: Bankruptcies@nragroup.com Oct 16 2019 19:26:22 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036  
4562768 EDI: RECOVERYCORP.COM Oct 16 2019 23:08:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4537395 +EDI: WTRRNBBANK.COM Oct 16 2019 23:08:00 TD Bank, P.O. Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4591411\* +PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Paul Donald Murphy-Ahles on behalf of Debtor 1 Joseph E. Trout pmurphy@dplglaw.com,  
kgreene@dplglaw.com  
Paul Donald Murphy-Ahles on behalf of Debtor 2 Patricia A. Trout pmurphy@dplglaw.com,  
kgreene@dplglaw.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Thomas I Puleo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Joseph E. Trout**  
First Name Middle Name Last Name

Debtor 2 **Patricia A. Trout**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-03985-HWV**

Social Security number or ITIN **xxx-xx-1085**  
EIN --

Social Security number or ITIN **xxx-xx-0451**  
EIN --

**Order of Discharge**

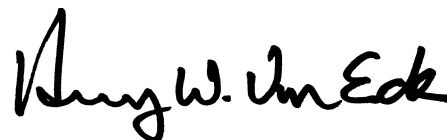
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph E. Trout

Patricia A. Trout

By the  
court:



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

10/16/19

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**